1	2	3	4
28.	Meghalaya	299544.00	0.00
29.	Himachal Pradesh	159229.00	156083.00
30.	Kerala	1904949.00	1726745.00
31.	NBSC Lucknow	937667.00	872579.00
	Sub total for ROs	67232174.75	91864188.40
	Head Office of NABARD	9238172.00	18865240.00
	Total	76470346.75	110729428.40
	RFA Support	370000.00	1140000.00
	TOTAL:	113470346.80	111869428.40

Money sanctioned under the Women Empowerment Scheme

755. SHRI RAVULA CHANDRA SEKAR REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether Government has sanctioned any amount to women entrepreneurs in rural areas under the Woman Empowerment Scheme of National Bank of Agriculture and Rural Development (NABARD);

(b) if so, the details thereof in Andhra Pradesh and also State-wise during the last three years;

(c) the criteria set to such release; and

(d) the number of beneficiaries under this scheme, especially in Andhra Pradesh?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) National Bank for Agriculture and Rural Development (NABARD) has been playing the role of propagator and facilitator of the Self Help Groups (SHGs) Bank linkage programme. About 90% of the member of such SHGs in the rural areas are women.

NABARD has formulated schemes exclusively to address issues of capacity building, skill development and enterprise management with a view to equipping the women to be self-employed and providing them livelihood opportunities.

As on 31st March, 2007, 29,24,973 SHGs had been credit linked to the banking system involving cumulative bank credit of Rs. 18040.74 crores. The State-wise details of number of SHGs Credit Linked and loans disbursed by banks under the programme, including Andhra Pradesh during the years 2004-05, 2005-06 and 2006-07 are given in the Statement (*See* below).

(c) and (d) Under the programme, the rural poor are encouraged by Self Help Promoting Institutions like Non-Governmental Organisations (NGOs), Government Departments, banks etc. to voluntarily organise themselves into economically homogeneous groups of 15-20 members belonging to poor families. The groups thereafter are motivated to save small amounts on a regular basis and use this amount for providing loans amongst themselves. Once the group attains maturity in handling its own resources, the banks grade these groups and extend credit to qualified groups in the multiples of their saving. The credit disbursed by the banks is eligible for refinance by NABARD.

In Andhra Pradesh, 95.7 lakh SHGs have gained access to the banking system as a result of the SHG bank Linkage Programmes.

Statement

Programme under SHG Bank Linkage during last 3 years

(Rs. lakh)

Region/State	2004-05		2005-06		2006-07			
	New SHGs provided with bank loan during the year	Bank Loan disbursed during the year	New SHGs provided with bank loan during the year	Bank Loan disbursed during the year	New SHGs provided with bank loan during the year	Bank Loan disbursed during the year	Commulative No. of SHGs Provided with bank loan as on 31 March, 2007	Cumulative bank loan as on 31 March, 2007
1	2	3	4	5	6	7	8	9	10
A. Northern Region								
1. Himachal Pradesh	4,570	2,499.81	5,122	2,989.59	4879	3882.7	27799	12522.5
2. Rajasthan	26,160	6,803.03	38.165	10,338.98	39666	14474	137837	38953.4
3. Haryana	1,007	541.97	1,516	1,153,88	1966	1833.1	6833	4993.2
4. Punjab	1,443	628.04	1,470	930.96	1893	1177.4	6454	3566
5. Jammu & Kahsmir	407	204.24	707	438.98	405	442.5	2759	1447.3
6. New Delhi	35	38.93	99	54.44	112	86.5	336	272.3
Sub-Total	**33,662**	**10,716.02**	**47,079**	**15,906.83**	**48921**	**21896.2**	**182018**	**61754.7**
B. North Eastern Region								
7. Assam	20,528	7,732.24	25,215	4,821.71	25005	7944	81454	22183.8
8. Meghalaya	55	14.98	486	84.10	476	174	1211	335.9
9. Tripura	665	138.64	481	120.46	910	184	2906	495.2
10. Sikkim	10	4.15	85	5.05	33	11.2	160	29.8
11. Manipur	571	241.65	672	417.53	1215	408	26883	1126.5
12. Nagaland	70	18.13	328	296.94	101	57.2	447	192.1
13. Arunachal Pradesh	55	21.39	66	15.18	576	335	998	678.8
14. Mizoram	6	3.49	946	613.00	921	705.6	1895	1347
Sub-Total	**21,960**	**8,174.67**	**28,279**	**6,373.97**	**29237**	**9818.9**	**91754**	**26389**
C. Eastern Region								
15. Orissa	45,668	12,431.14	57,640	22,367.11	53555	32742.7	234451	80289.2
16. Bihar	11,769	3,742.26	18,206	3,703.36	26118	9602.8	72339	20124.7
17. Jharkhand	8,884	2,998.00	9,288	3,998.74	6498	3919.6	37317	15065.6

	18. West Bengal	41,013	6,581.99	43,553	11,617.54	45312	20606.4	181563	44851.6
	19. UT of A & N Islands	57	26.40	36	24.69	47	45.8	211	128.1
	Sub-Total	**1,07,391**	**25,779.79**	**1,28,723**	**41,711.44**	**131530**	**66917.2**	**525881**	**160459.1**
D.	**Central Region**								
	20. Madhya Pradesh	18,010	5,104.49	12.020	5,560.95	13787	4992.3	70912	21660.9
	21. Chhattisgarh	8,773	929.65	12,722	1,658.57	10412	2184.4	41703	5562.5
	22. Uttar Pradesh	40,438	14,393.64	42,263	19,977.47	36676	17784.8	198587	69320.2
	23. Uttaranchal	3,135	2,085.37	3,545	3,158.10	3939	3826.9	21527	12745.5
	Sub-Total	**70,356**	**22,513.15**	**70,550**	**30,355.09**	**64814**	**28788.4**	**332729**	**109289.1**
E.	**Western Region**								
	24. Gujarat	8,738	4,319.44	9,448	5,580.65	9412	8854.6	43572	21299.7
	25. Maharashtra	32,611	10,980.12	60,324	17,175.63	94386	29838.6	225856	69355.3
	26. Goa	102	120.08	216	249.94	395	282.8	1019	834.9
	Sub-Total	**41,451**	**15,419.64**	**69,988**	**23,006.22**	**104193**	**38976**	**270447**	**91489.9**
F.	**Southern Region**								
	27. Andhra Pradesh	107,351	1,01,771.37	94,311	1,59,942.52	96381	277545.5	683619	712097.3
	28. Karnataka	59,332	26,653.53	61,730	44,260.02	92708	81638.9	317636	180914.2
	29. Kerala	27,081	12,664.73	26,179	23,259.53	30925	28894	117913	77108.8
	30. Tamil Nadu	70,437	74,647.46	92,080	1,03,428.70	87699	109844.8	400477	381063.5
	31. UT of Pondicherry	384	1,084	1,190	1,664.30			2499	3508.6
	Sub-Total	**2,64,585**	**2,16,822.07**	**2,75,490**	**3,32,555.07**	**307713**	**497923.2**	**1522144**	**1354692.4**
	Grand Total	**5,39,365**	**2,99,425.34**	**6,20,109**	**4,49,908.62**	**686408**	**664319.9**	**2924973**	**1804074.2**